

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR/A

Initial quarterly Form 13F holdings report filed by institutional managers [amend]

Filing Date: **2004-08-12** | Period of Report: **2002-12-31**
SEC Accession No. **0001169232-04-004066**

([HTML Version](#) on secdatabase.com)

FILER

CARRET & CO LLC

CIK: **791490** | IRS No.: **134113321** | State of Incorpor.: **DE**
Type: **13F-HR/A** | Act: **34** | File No.: **028-01317** | Film No.: **04969885**

Business Address
*40 EAST 52ND STREET
NINTH FLOOR
NEW YORK NY 10022
2125933800*

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: Dec. 31, 2002

Check here if Amendment ; Amendment Number: 2

This Amendment (Check only one.): is a restatement.
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Carret and Co.

Address: 40 E. 52 St., 19th Floor

New York, NY 10022

13F File Number: _____

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this submission. Person Signing this Report on Behalf of Reporting Manager:

Name: E. Coe Kerr III

Title: President

Phone: 212-207-2310

Signature, Place, and Date of Signing:
/s/ E. Coe Kerr III _____ Feb. 24, 2003

Report Type (Check only one.): 13F HOLDINGS REPORT.
 13F NOTICE.
 13F COMBINATION REPORT.

List of Other Managers Reporting for this Manager:

NONE

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 806

Form 13F Information Table Value Total: 808,089

List of Other Included Managers:

No.	13F File Number	Name
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

<TABLE>

FORM 13F INFORMATION TABLE											
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN	OTHER MANAGERS	SOLE	SHARED	VOTING AUTHORITY NONE
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
100,000THS SEVENTH GENERATION		81806K887	0	374000	SH		SOLE				374000
3-D SYSTEMS	COM	88554D205	460	59000	SH		SOLE				59000
3M CO.	COM	88579Y101	3410	27662	SH		SOLE		9192		18470
A G L RESOURCES INC	COM	001204106	19	800	SH		SOLE				800
ABBEY NATL PLC	COM	002920502	46	1800	SH		SOLE				1800
ABBOTT LABORATORIES	COM	002824100	6642	166049	SH		SOLE		17140		148909
			480	12000	SH		OTHER				12000
ABN AMRO HOLDING NV-SP ADR		000937102	191	11791	SH		SOLE		10764		1027
ADOBE SYSTEMS INC	COM	00724F101	5156	207900	SH		SOLE		207900		
ADVANCED MICRO DEVIC	COM	007903107	7	1100	SH		SOLE				1100
AEGON NV ORD REG AME	COM	007924103	16	1252	SH		SOLE				1252
AES CORP	COM	00130H105	90	29826	SH		SOLE		14025		15801
			1	310	SH		DEFINED			310	
AES TRUST III PFD CONV 6.75% 1		00808N202	379	25300	SH		SOLE		10300		15000
AETNA INC NEW	COM	00817Y108	890	21655	SH		SOLE		1700		19955
AFFILIATED MANAGERS GROUP	COM	008252108	4773	94900	SH		SOLE		94600		300
AFLAC INC	COM	001055102	7048	234000	SH		SOLE		224000		10000
AGERE SYS INC CLASS B	COM	00845V209	25	17926	SH		SOLE		11074		6852
			0	342	SH		OTHER				342
AGILENT	COM	00846U101	4	262	SH		SOLE				262
AKSA AKRILIK KIMYA SANAYII	COM	4012249	72	8000000	SH		SOLE				8000000
ALCOA	COM	013817101	491	21568	SH		SOLE				21568
ALLEGIANTE BANCORP INC	COM	017476102	711	39000	SH		SOLE		15000		24000
ALLIANCE CAP MGMT HLDG L P	COM	01855A101	276	8900	SH		SOLE				8900
			186	6000	SH		OTHER				6000
ALLIANCE RESOURCE PARTNERS LP	COM	01877R108	291	12000	SH		SOLE				12000
ALLIANT ENERGY	COM	018802108	2	157	SH		SOLE				157
ALLSTATE CORP	COM	020002101	1574	42558	SH		SOLE		36610		5948
ALLTEL CORP	COM	020039103	467	9166	SH		SOLE		3913		5253
ALTRIA (PHILIP MORRI	COM	02209S103	60	1485	SH		SOLE				1485
ALTRIA GROUP	COM	718154107	533	13162	SH		SOLE		500		12662
AMAZON.COM, INC	COM	02313S106	278	14700	SH		SOLE		7100		7600
AMBAC FINANCIAL GRP	COM	023139108	17	320	SH		SOLE				320
AMC ENTERTAINMENT	COM	001669100	109	12300	SH		SOLE		3000		9300
AMCOR FINANCIAL CORP	COM	02341G108	0	200	SH		SOLE				200
AMERICAN ELEC PWR	COM	025537101	274	10021	SH		SOLE				5760
AMERICAN EXPRESS CO	COM	025816109	4743	134189	SH		SOLE		73431		61658
AMERICAN INTL GROUP INC	COM	026874107	15376	265792	SH		SOLE		156670		109122
AMERICAN WATER WORKS INC	COM	030411102	468	10284	SH		SOLE				10284
AMERIGAS PARTNERS L P UNIT OF	COM	030975106	437	18333	SH		SOLE		300		18033
AMERISOURCEBERGEN CO	COM	03073E105	13	250	SH		SOLE				250
AMERITRADE HLDG CP C	COM	03074K100	5	1000	SH		SOLE				1000
AMERN PWR CONVERSION	COM	029066107	278	18375	SH		SOLE				18375
AMGEN INC	COM	031162100	7947	164419	SH		SOLE		142132		22287
AMLI RESIDENTIAL PROPERTIES	COM	001735109	942	44250	SH		SOLE		42350		1900
AMSOUTH BANCORP	COM	032165102	240	12500	SH		SOLE				12500
ANALOG DEVICES INC	COM	032654105	251	10500	SH		SOLE		4500		6000
			48	2050	SH		OTHER				2050
ANHEUSER BUSCH COS	COM	035229103	220	4550	SH		SOLE		3800		750
			14	300	SH		OTHER				300
ANNALY MORTGAGE MANAGEMENT	COM	035710409	342	18200	SH		SOLE				18200
ANTIGENICS INC DE	COM	037032109	4	400	SH		SOLE				400
AOL TIME WARNER INC	COM	00184A105	4081	311541	SH		SOLE		71777		239764
APACHE CORP	COM	037411105	12	220	SH		SOLE				220
APPLE COMPUTER INC	COM	037833100	4	300	SH		SOLE				300
APPLIED MATLS INC	COM	038222105	3904	299650	SH		SOLE		282300		17350
ARDIC EXPLORATION & DEV LTD	COM	03979K106	100	50000	SH		SOLE				50000
ARKANSAS BEST CORP D	COM	040790107	7	300	SH		SOLE				300
ASSOCIATED ESTATE RE	COM	045604105	140	20872	SH		SOLE				20872
AT & T WIRELESS GROUP	COM	00209A106	938	165976	SH		SOLE		106695		59281
			25	4591	SH		OTHER				4591
			2	350	SH		DEFINED			350	
AT&T CORP	COM	001957505	1560	59790	SH		SOLE		7603		52187
			59	2250	SH		OTHER				2250
ATLANTIC RICHFIELD	COM	048825103	0	200	SH		SOLE				200
AUTODESK INC	COM	052769106	2	200	SH		SOLE				200
AUTOMATIC DATA PROCESS	COM	053015103	487	12411	SH		SOLE		6000		6411
			90	2300	SH		OTHER				2300
AVAYA INC	COM	053499109	0	162	SH		SOLE				162
AVENTIS SPONSORED ADR		053561106	1381	25483	SH		SOLE		23043		2440
AVERY DENNISON CORP	COM	053611109	250	4100	SH		SOLE		1200		2900
AVNET INC	COM	053807103	552	50950	SH		SOLE		46650		4300
AVON PRODUCTS INC	COM	054303102	5	100	SH		SOLE				100
AXA ASIA PACIFIC HLDGS PAR ORD	COM	6617794	16	11586	SH		SOLE				11586
AXA-UAP-SPONSORED ADR (FORMERL		054536107	380	28286	SH		SOLE		26386		1900
BAKER HUGHES	COM	057224107	1083	33653	SH		SOLE		13190		20463
BALDOR ELECTRIC COMP	COM	057741100	39	2000	SH		SOLE				2000

BALLARD POWER SYSTEM	COM	05858H104	68	6150	SH	SOLE		6150
BANCO BILBAO VIZCAYA ARGENTARI		05946K101	114	11700	SH	SOLE		11700
BANK OF AMER CORP NEW	COM	060505104	9628	138405	SH	SOLE	66872	71533
BANK OF NEW YORK CO INC	COM	064057102	2101	87674	SH	SOLE	830	86844
BANK ONE CORP COM	COM	06423A103	1013	27728	SH	SOLE	3616	24112
BARCLAYS BANK PLC AD	COM	06738E204	37	1500	SH	SOLE		1500
BARRICK GOLD CORP	COM	067901108	35	2302	SH	SOLE		2302
BAXTER INTERNATIONAL	COM	071813109	14	502	SH	SOLE		502
BAY VIEW CAPITAL COR	COM	07262L101	7	1300	SH	SOLE		1300
BB&T CORPORATION	COM	054937107	5897	159446	SH	SOLE		159446
BCE INC	COM	05534B109	1	60	SH	SOLE		60
BEAR STEARNS COMPANIES INC	COM	073902108	508	8556	SH	SOLE	5856	2700
BECKMAN COULTER INC	COM	075811109	396	13416	SH	SOLE	7601	5815
BED BATH & BEYOND	COM	075896100	339	9815	SH	SOLE	1715	8100
BEIJING CAPITAL INTL AIRPORT	COM	6208422	121	592000	SH	SOLE		592000
BELL ATLANTIC CORP	COM	081906109	0	0	SH	SOLE		0
BELLSOUTH CORP	COM	079860102	1649	63759	SH	SOLE	31113	32646
BELO CORPORATION	COM	080555105	2480	116300	SH	SOLE	7350	108950
			31	1500	SH	OTHER		1500
BERKSHIRE HATHAWAY - A	COM	084670108	3201	44	SH	SOLE		44
BERKSHIRE HATHAWAY - B	COM	084670207	8948	3693	SH	SOLE	295	3398
BIOTECH HOLDERS TRUS	COM	09067D201	93	1100	SH	SOLE		1100
BLACK & DECKER CORP	COM	091797100	1528	35625	SH	SOLE	32625	3000
			15	350	SH	DEFINED	350	
BLACKROCK INSD MUNI 2008 TR		09247K109	222	13396	SH	SOLE		13396
BLOCK H & R INC	COM	093671105	304	7550	SH	SOLE	4750	2800
BOEING CO	COM	097023105	1737	52667	SH	SOLE	33632	19035
BORDERS GROUP	COM	099709107	12	800	SH	SOLE		800
BOULDER TOTAL RETURN	COM	101541100	5	412	SH	SOLE		412
BP AMOCO PLC SPONS ADR		055622104	4481	110232	SH	SOLE	8766	103318
BRESAGEN NPV	COM	Q1757G109	66	255000	SH	SOLE		255000
BRISA (AUTO-ESTRADA) EUR1 (PRIV)	COM	5803925	507	95000	SH	SOLE		95000
BRISTOL MYERS SQUIBB CO	COM	110122108	3771	162941	SH	SOLE	45299	117642
			491	21200	SH	OTHER		21200
BRITISH TELECOM PLC	COM	05577E101	9	300	SH	SOLE		300
BROADVISION INC	COM	111412607	0	66	SH	SOLE		66
BURLINGTON NORTHERN SANTA FE	COM	12189T104	273	10490	SH	SOLE	165	10325
BURLINGTON RES INC	COM	122014103	4370	102479	SH	SOLE	3200	99279
			352	8250	SH	OTHER		8250
C V S CORP DEL	COM	126650100	51	2050	SH	SOLE		2050
CABLE&WIRELESS SPON	COM	126830207	21	9150	SH	SOLE		9150
CALAMOS MARKET NEUTRAL		CVSIX	307	21676	SH	SOLE		21676
CALLAWAY GOLF COMPANY	COM	131193104	379	28600	SH	SOLE	3300	25300
CAMDEN PROPERTY TRUST	COM	133131102	1715	51958	SH	SOLE	46008	5950
CANON INC ADR		CAJ	203	5500	SH	SOLE	1500	4000
CAPITAL ONE FINAN CIA	COM	14040H105	488	16425	SH	SOLE		16425
CARDINAL HEALTH INC	COM	14149Y108	4594	77607	SH	SOLE	72750	4857
			42	722	SH	OTHER		722
CAREMARK RX INC	COM	141705103	7252	446300	SH	SOLE	445000	1300
CARLISLE CO INC	COM	142339100	12	300	SH	SOLE		300
CARNIVAL CORP	COM	143658102	346	13900	SH	SOLE	13700	200
			4	180	SH	DEFINED	180	
CATELLUS DEV CORP	COM	149111106	284	14355	SH	SOLE	13956	399
CATERPILLAR	COM	149123101	928	20306	SH	SOLE		20306
CELGENE CORP	COM	151020104	316	14700	SH	SOLE	2000	12700
CENDANT CORP	COM	151313103	491	46915	SH	SOLE	12850	34065
CENTERPOINT PPTYS TR SH BEN IN	COM	151895109	286	5000	SH	SOLE		5000
			5	100	SH	OTHER		100
CENTRAL EUROPEAN DISTR CORP	COM	153435102	892	48200	SH	SOLE	12000	36200
CHECK POINT SOFTWARE TECHNOLOG	COM	M22465104	210	16200	SH	SOLE	16200	
CHEUNG KONG HOLDINGS LTD ORD (COM	Y13213106	244	37500	SH	SOLE		37500
CHEVRONTEXACO CORP	COM	166764100	4446	66878	SH	SOLE	5063	61815
CHUBB CORP	COM	171232101	2365	45298	SH	SOLE	21600	23698
CIBER INC	COM	17163B102	1	345	SH	SOLE		345
CIGNA CORP	COM	125509109	69	1700	SH	SOLE		1700
CIGNA HIGH INCOME SH	COM	12551D109	0	288	SH	SOLE		288
CINCINNATI FIN'L	COM	172062101	3075	81891	SH	SOLE	30000	51891
CINERGY CORP	COM	172474108	10	315	SH	SOLE		315
CINTAS CORP	COM	172908105	148	3243	SH	SOLE		3243
CISCO SYS INC	COM	17275R102	4738	361753	SH	SOLE	164884	196869
			327	25000	SH	OTHER		25000
CITIGROUP INC COM	COM	172967101	11286	320736	SH	SOLE	100985	219751
			293	8333	SH	OTHER		8333
			15	433	SH	DEFINED	433	
CITRIX SYSTEMS INC	COM	177376100	12	1000	SH	SOLE		1000
CLEAR CHANNEL COMMUN	COM	184502102	42	1150	SH	SOLE		1150
CLOROX	COM	189054109	247	6000	SH	SOLE		6000
CNA SURETY	COM	12612L108	144	18400	SH	SOLE	18400	
COCA COLA CO	COM	191216100	1850	42218	SH	SOLE	6334	35884
COHERENT INC	COM	192479103	8	450	SH	SOLE		450
COLGATE PALMOLIVE CO	COM	194162103	535	10208	SH	SOLE	92	10116
COLONIAL BANCGROUP INC	COM	195493309	182	15241	SH	SOLE	2000	13241
COMCAST CORP CL A	COM	20030N101	2576	109293	SH	SOLE	23307	85986
			103	4364	SH	OTHER		4364
COMCAST CORP CL A SPL	COM	20030N200	2683	118794	SH	SOLE	82594	36200

COMERICA INC	COM	200340107	338	7825	SH	SOLE	7825	
COMMONWEALTH BANK OF AUSTRALIA	COM	Q26915100	191	12572	SH	SOLE		12572
COMPUTER HORIZONS CORP	COM	205908106	66	20200	SH	SOLE	200	20000
COMPUTER IMAGE CORP	COM	205139108	0	827	SH	SOLE		827
COMPUTERSHARE LTD NPV (POST REC	COM	6180412	46	44000	SH	SOLE		44000
COMTECH TELECOMMUNIC	COM	205826209	0	90	SH	SOLE		90
COMVERSE TECHNOLOGY	COM	205862402	3	300	SH	SOLE		300
CONAGRA FOODS INC	COM	205887102	708	28300	SH	SOLE	26325	1975
			7	300	SH	OTHER		300
CONOCOPHILLIPS INC	COM	20825C104	9773	201965	SH	SOLE	112517	89448
			11	230	SH	DEFINED	230	
CONSOLIDATED EDISON INC	COM	209115104	228	5323	SH	SOLE	1800	3523
CONSORCIO ARA SA DE CV SER UNI	COM	ARCZ6 BZ	37	25000	SH	SOLE		25000
CONSTELLATION BRANDS INC	COM	21036P108	2729	115100	SH	SOLE	110600	4500
CONTINENTAL AIRLINES	COM	210795308	257	35550	SH	SOLE		35550
CONTINUACARE CORP RESTRICTED	COM	212172951	93	718292	SH	SOLE	75610	642682
COORS	COM	217016104	3542	57830	SH	SOLE	55830	2000
CORNERSTONE RLTY INC	COM	21922V102	25	3192	SH	SOLE		3192
CORNING INC	COM	219350105	372	112580	SH	SOLE	57230	55350
			1	300	SH	OTHER		300
CORP HIGH YIELD FD I	COM	219925104	2	370	SH	SOLE		370
CORRECTIONS CP AMER	COM	22025Y407	6	391	SH	SOLE		391
COSTCO WHOLESALE CORP.	COM	22160K105	2473	88145	SH	SOLE	78625	9520
COX COMMUN CL A NEW	COM	224044107	6	225	SH	SOLE		225
CREDIT SUISSE HIGH YIELD BOND		22544F103	66	16000	SH	SOLE	6000	10000
CREE INC	COM	225447101	14	900	SH	SOLE		900
CSX CORP	COM	126408103	20	730	SH	SOLE		730
CYBERONICS, INC.	COM	23251P102	184	10000	SH	SOLE		10000
CYTEC INDUSTRIES	COM	232820100	12	449	SH	SOLE		449
D P L INC	COM	233293109	33	2194	SH	SOLE		2194
DARDEN RESTAURANTS I	COM	237194105	10	503	SH	SOLE		503
DEERE & CO	COM	244199105	2524	55050	SH	SOLE	48800	6250
DEL MONTE FOODS CO	COM	24522P103	1	156	SH	SOLE		156
DEL MONTE PACIFIC LIMITED	COM	G27054108	670	2702000	SH	SOLE		2702000
DELL COMPUTER CORP	COM	247025109	8888	332411	SH	SOLE	270100	62311
DELPHI AUTOMOTIVE SY	COM	247126105	6	859	SH	SOLE		859
DELTA & PINE LAND CO	COM	247357106	1187	58150	SH	SOLE	5650	52500
DELTA AIR LINES	COM	247361405	0	52	SH	SOLE		52
DEVON ENERGY CORPORATION	COM	25179M103	353	7694	SH	SOLE	728	6966
			90	1967	SH	OTHER		1967
DEVRY INC DEL	COM	251893103	5	320	SH	SOLE		320
DFA INVESTMENT DIMENSIONS LAR		233203827	231	17965	SH	SOLE		17965
DIAGEO P L C SPON ADR NEW		25243Q205	238	5445	SH	SOLE	5400	45
DIAMONDS TRUST SERIE	COM	252787106	342	4105	SH	SOLE		4105
DIME BANCORP 0	COM	25429Q110	0	300	SH	SOLE		300
DOGAN YAYIN HOLDING A.S.	COM	5510377	16	10000000	SH	SOLE		10000000
DOLLAR GENERAL CORP	COM	256669102	593	49582	SH	SOLE	9100	40482
DOLLAR TREE STORES INC	COM	256747106	4106	167100	SH	SOLE	166400	700
DOMINION RES INC VA NEW	COM	25746U109	4046	73702	SH	SOLE	30325	43377
			12	225	SH	DEFINED	225	
DORAL FIN'L CORP	COM	25811P100	9025	315550	SH	SOLE	83000	232550
DOUBLE EAGLE PETE &	COM	258570209	141	25900	SH	SOLE		25900
DREYFUS STRATEGIC MUNICIPALS		261932107	3273	337400	SH	SOLE		337400
			388	40000	SH	OTHER		40000
DU PONT E I DE NEMOURS	COM	263534109	2036	48038	SH	SOLE	9695	38943
			305	7200	SH	OTHER		7200
DUKE ENERGY CORP	COM	264399106	1487	76151	SH	SOLE	9832	66319
DUKE ENERGY PREFERRE	COM	264399619	10	400	SH	SOLE		400
E M C CORP MASS	COM	268648102	418	68125	SH	SOLE	15650	52475
			1	200	SH	DEFINED	200	
EADS (EURO AERONAUT) EUR1	COM	F17114103	144	14000	SH	SOLE		14000
EARTHSHELL CORP	COM	27032B100	2	4000	SH	SOLE		4000
EASTMAN KODAK CO	COM	277461109	586	16725	SH	SOLE	1450	15275
			67	1900	SH	OTHER		1900
EASYLINK SVCS CORP	COM	27784T200	35	54300	SH	SOLE		54300
EATON CORPORATION	COM	278058102	23	307	SH	SOLE		307
ECHOSTAR COMMUN CP C	COM	278762109	18	825	SH	SOLE		825
EFUNDS CORP.	COM	28224R101	194	21250	SH	SOLE	21250	
EGL INC	COM	268484102	1229	86250	SH	SOLE	9000	77250
EL PASO CORP	COM	28336L109	330	47375	SH	SOLE	3072	44803
			10	1478	SH	OTHER		1478
EL PASO ELECTRIC CO	COM	283677854	0	10	SH	SOLE		10
ELAN CORP PLC ADR		284131208	29	11875	SH	SOLE	7875	4000
ELECTRICITY GENERATING PUBLIC	COM	Y22834108	216	250000	SH	SOLE		250000
ELECTRO RENT CORP	COM	285218103	116	9617	SH	SOLE		9617
ELECTRONIC DATA SYS CORP NEW	COM	285661104	434	23614	SH	SOLE	20665	2949
ELECTRONIC DATA SYSTEMS PREFER		285661203	575	26225	SH	SOLE	24725	1500
			5	250	SH	DEFINED	250	
ELI LILLY & CO	COM	532457108	1055	16616	SH	SOLE	6088	10528
EMBRAER EMPRESA BR A	COM	29081M102	31	2000	SH	SOLE		2000
EMERSON ELECTRIC CO	COM	291011104	374	7366	SH	SOLE	100	7266
ENBRIDGE ENERGY PARTNERS LP		29250R106	869	20625	SH	SOLE		20625
			266	6300	SH	OTHER		6300
ENERGIZER HOLDING IN	COM	29266R108	9	335	SH	SOLE		335
ENERGY CONVERSION DE	COM	292659109	8	900	SH	SOLE		900

ENERGY EAST CORPORAT	COM	29266M109	4	200 SH	SOLE		200
ENERSIS S A ADR	COM	29274F104	0	242 SH	SOLE		242
ENGELHARD CORP	COM	292845104	8	400 SH	SOLE		400
ENRON CORP	COM	293561106	0	1800 SH	SOLE		1800
ENZO BIOCHEM INC	COM	294100102	309	22055 SH	SOLE		22055
EOG RESOURCES INC	COM	26875P101	1677	42000 SH	SOLE	2500	39500
			321	8050 SH	OTHER		8050
EQUIT RES CAP TR	COM	294550207	10	400 SH	SOLE		400
EQUITY OFFICE PPTYS TR SBI	COM	294741103	909	36390 SH	SOLE	34890	1500
			6	250 SH	DEFINED		250
EQUITY RESIDENT PPTYS	COM	29476L107	3548	144339 SH	SOLE	107757	36582
ERICSSON TEL ADR B N	COM	294821608	8	1246 SH	SOLE		1246
EXELON CORPORATION	COM	30161N101	202	3824 SH	SOLE	2062	1762
EXXON MOBIL CORP	COM	30231G102	23118	661666 SH	SOLE	276689	386577
FAMILY DOLLAR STORES	COM	307000109	2763	88520 SH	SOLE	87200	1320
FDX CORPORATION	COM	31428X106	10	200 SH	SOLE		200
FED HM LN MTG CORP (FED HM LOA	COM	313400301	3278	55522 SH	SOLE	600	54922
FEDERAL RLTY INVT TR	COM	313747206	8	300 SH	SOLE		300
FEDERATED GOVT OBLIGATIONS FD		60934N807	102	101570 SH	SOLE		101570
FIDELITY NATIONAL FINANCIAL IN	COM	316326107	2387	72720 SH	SOLE	13000	59720
FIDELITY SPARTAN 500 INDEX		FSMKX	584	9665 SH	SOLE	9665	
FIFTH THIRD BANCORP	COM	316773100	549	9372 SH	SOLE		9372
			333	5700 SH	OTHER		5700
FIRST DATA CORP	COM	319963104	689	19470 SH	SOLE	9200	10270
FIRST EAGLE SOGEN FDS GLOBAL F		32008F507	606	23913 SH	SOLE	23913	
FIRST GEORGIA HLDG INC	COM	320369101	39	10000 SH	SOLE		10000
FIRST NATIONAL BANK ALASKA	COM	32112J106	828	600 SH	SOLE		600
FIRST STATE BANCORP	COM	336453105	30	1225 SH	SOLE		1225
FIRSTENERGY CORP	COM	337932107	21	649 SH	SOLE		649
FIRSTMERIT CORP	COM	337915102	4337	200240 SH	SOLE	3118	197122
FIVE STAR QUALITY CA	COM	33832D106	0	1 SH	SOLE		1
FLEETBOSTON FINANCIAL CORP	COM	339030108	2326	95716 SH	SOLE	64993	30723
			14	600 SH	OTHER		600
FLOWERVE CORP	COM	34354P105	410	27700 SH	SOLE		27700
FLUOR CORP	COM	343412102	2416	86300 SH	SOLE	84900	1400
FNMA COM	COM	313586109	6067	94330 SH	SOLE	78695	16135
			13	200 SH	OTHER		200
FORD MTR CO	COM	345370860	1048	112661 SH	SOLE	34215	78446
			135	14548 SH	OTHER		14548
			1	150 SH	DEFINED	150	
FORTUNE BRANDS INC	COM	349631101	275	5911 SH	SOLE	2105	3806
FPL GROUP INC	COM	302571104	3391	56400 SH	SOLE	51700	4700
FRANKLIN RES INC	COM	354613101	234	6865 SH	SOLE		6865
FREEPORT MCMORAN COP	COM	35671D857	22	1330 SH	SOLE		1330
FREQUENCY ELECTRONICS INC	COM	358010106	223	21750 SH	SOLE		21750
FRONTIER AIRLINES	COM	359065109	1	150 SH	SOLE		150
GAIAM INC	COM	36268Q103	7	750 SH	SOLE		750
GANNETT INC	COM	364730101	5300	73825 SH	SOLE	58470	15355
GAP INC DELAWARE	COM	364760108	223	14399 SH	SOLE	7700	6699
GATX CORP	COM	361448103	240	10496 SH	SOLE	4250	6820
GENELABS TECHNOLOGIES INC	COM	368706107	731	430400 SH	SOLE		430400
			156	92000 SH	OTHER		92000
GENENTECH INC NEW	COM	368710406	2	82 SH	SOLE		82
GENERAL DYNAMICS CORP	COM	369550108	6103	76890 SH	SOLE	61290	15600
			270	3400 SH	OTHER		3400
GENERAL ELECTRIC CO	COM	369604103	21589	886610 SH	SOLE	424051	462559
			269	11050 SH	OTHER		11050
			9	390 SH	DEFINED	390	
GENERAL GROWTH PROPERTIES	COM	370021107	1513	29100 SH	SOLE	27400	1700
GENERAL MILLS INC	COM	370334104	605	12904 SH	SOLE	5100	7804
GENERAL MOTORS	COM	370442816	2	100 SH	SOLE		100
GENERAL MOTORS CORP	COM	370442105	948	25743 SH	SOLE	5202	20541
GENERAL MTRS - H	COM	370442832	710	66430 SH	SOLE	4442	61988
GENTEX CORP	COM	371901109	99	3140 SH	SOLE		3140
GENZYME CORP	COM	372917104	2	100 SH	SOLE		100
GEORGIA PACIFIC GROUP	COM	373298108	233	14400 SH	SOLE	3600	10800
GETTY IMAGES INC	COM	374276103	14	475 SH	SOLE		475
GILLETTE CO	COM	375766102	3736	123078 SH	SOLE	36500	86578
GLAXOSMITHKLINE PLC SP ADR		37733W105	610	16317 SH	SOLE	6260	10057
GLIATECH INC	COM	37929C103	0	5000 SH	SOLE		5000
GOLDCORP INC.		380956409	792	62300 SH	SOLE		62300
GOODRICH CORP	COM	382388106	591	32275 SH	SOLE		32275
			11	600 SH	OTHER		600
GRAINGER W W INC	COM	384802104	16	326 SH	SOLE		326
GREEN MOUNTAIN PWR C	COM	393154109	20	1000 SH	SOLE		1000
GREENPOINT FINANCIAL CORP	COM	395384100	4486	99300 SH	SOLE	99000	300
GREIF BROS CL B	COM	397624206	374	13900 SH	SOLE		13900
GREIF BROS CORP CLASS A	COM	397624107	2156	90576 SH	SOLE	11800	78776
GROUPE C G I INC	COM	39945C109	0	119 SH	SOLE		119
GROUPE DANONE SPON A	COM	399449107	5	200 SH	SOLE		200
GTC BIOTHERAPEUTICS	COM	36238T104	3	2900 SH	SOLE		2900
H T E INC	COM	403926108	225	46500 SH	SOLE		46500
H&Q HEALTHCARE INVESTORS	COM	404052102	215	15608 SH	SOLE	13040	2568
HAIN CELESTIAL GROUP	COM	405217100	40	2650 SH	SOLE		2650
HALLIBURTON COMPANY	COM	406216101	97	5230 SH	SOLE		5230

HARBOR GLOBAL COMPANY LTD,	COM	4285W1006	424	62400	SH	SOLE		62400
HARLEY-DAVIDSON INC	COM	412822108	364	7900	SH	SOLE	5500	2400
HARLEYSVILLE NATL PA COM	COM		332	12526	SH	SOLE	12526	
HARRAH'S ENTMT INC COM	COM	413619107	2479	62625	SH	SOLE	60200	2425
HARTFORD FINANCIAL SERVICES GR	COM	416515104	716	15759	SH	SOLE	4582	11177
HAWAIIAN ELEC INDS INC	COM	419870100	221	5017	SH	SOLE		5017
HEALTH & RETIRE PPTY	COM	40426W101	52	6350	SH	SOLE		6350
HEALTH CARE PPTY INV	COM	421915109	2	69	SH	SOLE		69
HEALTH CARE REIT INC	COM	42217K106	165	6115	SH	SOLE		6115
HEALTHCARE REALTY TR	COM	421946104	11	400	SH	SOLE		400
HEINZ H J CO	COM	423074103	11	350	SH	SOLE		350
HENKEL KGAA	COM	D32051126	293	4600	SH	SOLE		4600
HERITAGE PROPANE UTS	COM	426918108	5	190	SH	SOLE		190
HERSHEY FOODS CORP	COM	427866108	1482	21981	SH	SOLE	1300	20681
HEWLETT PACKARD CO	COM	428236103	5033	289929	SH	SOLE	66773	223156
HIGHWOOD PROPERTIES	COM	431284108	103	4700	SH	SOLE		4700
HILTON HOTELS CORP	COM	432848109	222	17475	SH	SOLE		17475
HOME DEPOT INC	COM	437076102	4635	193006	SH	SOLE	158158	34848
HOME PROPERTIES OF N Y INC	COM	437306103	555	16100	SH	SOLE	2500	13600
HONDA MOTOR CO LTD A	COM	438128308	18	1000	SH	SOLE		1000
HONEYWELL INTL INC	COM	438516106	2254	93912	SH	SOLE	31787	62125
HOP-ON.COM INC	COM	439338104	6	38462	SH	SOLE		38462
HORIZONTAL ORGANIC DAIR	COM	44043T103	225	13910	SH	SOLE		13910
HOSPITALITY PPTYS TRUST SBI	COM	44106M102	3729	105950	SH	SOLE	31800	74150
HOST MARRIOTT CORP	COM	44107P104	1	186	SH	SOLE		186
HOUSEHOLD INTL INC	COM	441815107	255	9177	SH	SOLE	6000	3177
			123	4424	SH	OTHER		4424
HUTCHISON WHAMPOA LTD-ORD H\$0.	COM	Y38024108	225	36000	SH	SOLE		36000
I M C GLOGAL INC	COM	449669100	1	134	SH	SOLE		134
IDACORP INCORPORATED	COM	451107106	9	400	SH	SOLE		400
IFC CAP TRUST III		449498203	1288	46000	SH	SOLE	20000	26000
IKON OFFICE SOLUTIONS INC	COM	451713101	129	18000	SH	SOLE	17900	100
ILLINOIS TOOL COMPAN	COM	452308109	4	75	SH	SOLE		75
IMAGISTICS INTERNATI	COM	45247T104	14	704	SH	SOLE		704
IMCO RECYCLING INC.	COM	449681105	24	3000	SH	SOLE		3000
IMS HEALTH INC	COM	449934108	205	12800	SH	SOLE	11200	1600
INDEVUS PHARMACEUTIC	COM	454072109	0	300	SH	SOLE		300
INFINEON TECH AG ADR	COM	45662N103	2	400	SH	SOLE		400
INFINITY INC NEW	COM	45663L403	2	250	SH	SOLE		250
INFORMIX CORP	COM	456779107	0	1000	SH	SOLE		1000
ING GROUP N V SPONSORED ADR		456837103	815	48422	SH	SOLE		48422
INGERSOLL RAND CO LTD CL A	COM	G4776G101	838	19450	SH	SOLE	1300	18150
			347	8055	SH	OTHER		8055
INGLES MARKETS INC C	COM	457030104	585	49750	SH	SOLE		49750
INTEL CORP	COM	458140100	9992	641775	SH	SOLE	303315	339660
INTERACTIVE TELESIS	COM	45838A209	0	16923	SH	SOLE		16923
INTERNATIONAL GAME TECHNOLOGY	COM	459902102	4639	61100	SH	SOLE	61100	
INTERNET HOLDING TRU	COM	46059W102	7	300	SH	SOLE		300
INTERPUBLIC GROUP COS	COM	460690100	740	52545	SH	SOLE	47345	5200
INTERTRUST TECHNOLOG	COM	46113Q109	4	1000	SH	SOLE		1000
INTL BUSINESS MACHINES CORP	COM	459200101	19125	246777	SH	SOLE	137717	109460
			124	1600	SH	OTHER		1600
			12	160	SH	DEFINED	160	
INTL FLAVORS & FRAGRANCES INC	COM	459506101	472	13450	SH	SOLE		13450
INTL PAPER CO	COM	460146103	252	7212	SH	SOLE	2621	4591
INTUIT INC	COM	461202103	16	350	SH	SOLE		350
INVITROGEN CORP	COM	46185R100	19	625	SH	SOLE		625
IRWIN FINANCIAL CORPORATION	COM	464119106	214	13000	SH	SOLE	4000	9000
ISHARES US BASIC MA	COM	464287838	10	300	SH	SOLE		300
ISHARES US CONSUMER	COM	464287580	55	1338	SH	SOLE		1338
ISHARES MSCI EMU IND	COM	464286608	49	1136	SH	SOLE		1136
ISHARES RUSSELL MIDC	COM	464287473	6	100	SH	SOLE		100
ISHARES RUSSELL MIDC*	COM	464287499	14	300	SH	SOLE		300
ISHARES S&P MIDCAP	COM	464287606	49	543	SH	SOLE		543
ISHARES S&P MIDCAP V	COM	464287705	514	6431	SH	SOLE		6431
ISHARES TR DJ TOTAL	COM	464287846	10	250	SH	SOLE		250
ISHARES TR DJ US ENE	COM	464287796	31	790	SH	SOLE		790
ISHARES TR DJ US FIN	COM	464287788	126	1849	SH	SOLE		1849
ISHARES TR DJ US HLT	COM	464287762	116	2400	SH	SOLE		2400
ISHARES TR DJ US TEL	COM	464287713	76	4026	SH	SOLE		4026
ISHARES TR MSCI EAFE	COM	464287465	121	1230	SH	SOLE		1230
ISHARES TR RUSSELL 1	COM	464287598	95	2071	SH	SOLE		2071
ISHARES TR RUSSELL 2	COM	464287648	48	1221	SH	SOLE		1221
ISHARES TR S&P 500 B	COM	464287309	49	1092	SH	SOLE		1092
ISHARES TR S&P MIDCA	COM	464287507	472	5489	SH	SOLE		5489
ISHARES TRUST DOW JO	COM	464287721	25	790	SH	SOLE		790
ISHARES TRUST S&P 50	COM	464287200	248	2807	SH	SOLE		2807
ISHARES US CAPITAL G	COM	464287754	3	100	SH	SOLE		100
ISHARES US CONSUMER	COM	464287812	48	1195	SH	SOLE		1195
ISTAR FINL INC	COM	45031U101	941	33550	SH	SOLE	2900	30650
IVY INTERNATIONAL FUND CL A		465903102	183	11212	SH	SOLE	11212	
J C PENNEY	COM	708160106	7	321	SH	SOLE		321
J M SMUCKERS CO NEW	COM	832696405	2	60	SH	SOLE		60
J P MORGAN CHASE & CO.	COM	46625H100	2275	94816	SH	SOLE	65535	29281
JDS UNIPHASE CORPORA	COM	46612J101	14	5730	SH	SOLE		5730

JEFFERSON-PILOT CORP	COM	475070108	509	13375	SH	SOLE		13375
JETBLUE AIRWAYS CORP	COM	477143101	60	2225	SH	SOLE		2225
JOHN WILEY & SONS INC CL A	COM	968223206	355	14800	SH	SOLE	700	14100
JOHNSON & JOHNSON	COM	478160104	13840	257696	SH	SOLE	86223	173853
JOHNSON CTLS INC	COM	478366107	1506	18791	SH	SOLE	15900	2891
JOHNSON ELECTRIC HOLDINGS LTD-	COM	G5150J140	785	716000	SH	SOLE		716000
JONES APPAREL GROUP	COM	480074103	108	3075	SH	SOLE		3075
JPM CO	COM	465933109	0	58000	SH	SOLE		58000
KADANT INC	COM	48282T104	1	96	SH	SOLE		96
KEYCORP NEW	COM	493267108	1861	74056	SH	SOLE	42800	31256
KEYSPAN CORP	COM	49337W100	343	9721	SH	SOLE	4400	5321
			15	440	SH	OTHER		440
KIMBERLY CLARK	COM	494368103	1822	38382	SH	SOLE	26725	11657
KINDER MORGAN ENERGY	COM	494550106	35	1028	SH	SOLE		1028
KING PHARMACEUTICALS	COM	495582108	10	600	SH	SOLE		600
KNIGHTSBRIDGE TANKERS LTD		G5299G106	192	12800	SH	SOLE	2500	10300
KONINKLIJKE AHOLD NE	COM	500467303	246	19392	SH	SOLE		19392
KONINKLIJKE PHILIPS ELECTRS SP		500472303	1125	63656	SH	SOLE	37078	26578
			7	375	SH	DEFINED		375
KRAFT FOODS INC CLASS A	COM	50075N104	3199	82200	SH	SOLE	77900	4300
KRAMONT REALTY TRUST	COM	50075Q107	24	1664	SH	SOLE		1664
L-3 COMMUNICATIONS HOLDINGS	COM	502424104	1210	26950	SH	SOLE	200	26750
			247	5500	SH	OTHER		5500
LAFARGE NORTH AMERICA INC	COM	505862102	7861	239300	SH	SOLE	202200	37100
LEAR CORP	COM	521865105	2112	63450	SH	SOLE	63350	100
LEHMAN BROTHERS HOLD	COM	524908100	94	1775	SH	SOLE		1775
LI & FUNG HKD0.025 PAR NEW	COM	G5485F144	325	343000	SH	SOLE		343000
LIBERTY ALL STAR EQ	COM	530158104	4	719	SH	SOLE		719
LIBERTY MEDIA CORP A	COM	530718105	2013	225278	SH	SOLE	104742	120536
LIBERTY MEDIA CORP B	COM	530718204	662	72000	SH	SOLE		72000
LIMITED BRANDS INC	COM	532716107	286	20544	SH	SOLE	1700	18844
LINCARE HOLDINGS INC	COM	532791100	91	2900	SH	SOLE		2900
LINCOLN NATIONAL CORP -IND-	COM	534187109	766	24250	SH	SOLE	2000	22250
LINDSAY MANUFACTURIN	COM	535555106	5	252	SH	SOLE		252
LINEAR TECH	COM	535678106	123	4800	SH	SOLE		4800
LIZ CLAIBORNE INC COM	COM	539320101	5838	196900	SH	SOLE	196500	400
LOCKHEED MARTIN	COM	539830109	1441	24946	SH	SOLE	646	24300
			237	4100	SH	OTHER		4100
LOWES COS INC	COM	548661107	425	11340	SH	SOLE	940	10400
			6	185	SH	OTHER		185
LSI LOGIC	COM	502161102	166	28840	SH	SOLE	7000	21840
			1	225	SH	DEFINED		225
LUCENT TECHNOLOGIES INC	COM	549463107	136	107585	SH	SOLE	52183	55402
			13	10576	SH	OTHER		10576
LUMINEX CORP	COM	55027E102	255	62000	SH	SOLE	10000	52000
M B N A CORPORATION	COM	55262L100	567	29825	SH	SOLE		29825
M F S INTERMDT INCOM	COM	55273C107	4	700	SH	SOLE		700
MACQUARIE INFRASTRUCTURE GROUP	COM	Q5701N102	306	170000	SH	SOLE		170000
MAINSTAY BLUE CHIP GROWTH - A		56062F616	136	18654	SH	SOLE	18654	
MAINSTAY CONVERTIBLE FUND		56062F780	161	15601	SH	SOLE	15601	
MAINSTAY EQUITY INCOME FUND		56062F491	458	39775	SH	SOLE	39775	
MAINSTAY FDS CAP APPRECTN A		56062F665	743	33039	SH	SOLE	33039	
MAINSTAY FDS EQUITY INDEX		56062F848	528	18287	SH	SOLE	18287	
MAINSTAY GROWTH OPPORTUNITIES		56062F541	391	43386	SH	SOLE	43386	
MAINSTAY TOTAL RETURN - A		56062F798	304	19872	SH	SOLE	19872	
MANULIFE FINANCIAL CORP	COM	56501R106	706	32500	SH	SOLE		32500
MARATHON OIL CORPORATION	COM	565849106	1019	47851	SH	SOLE	42276	5575
MARRIOTT INTL INC NEW CL A	COM	571903202	436	13300	SH	SOLE	13000	300
MARSH & MCLENNAN COS	COM	571748102	284	6156	SH	SOLE	3456	2700
MASCO CORP	COM	574599106	2320	110235	SH	SOLE	102900	7335
MATTEL INCORPORATED	COM	577081102	9	496	SH	SOLE		496
MAXXAM INC	COM	577913106	0	10	SH	SOLE		10
MAY DEPT STORES CO	COM	577778103	283	12333	SH	SOLE	9115	3218
MAYTAG CORP	COM	578592107	193	6774	SH	SOLE		6774
MBIA INC	COM	55262C100	4094	93353	SH	SOLE	63824	29529
MC CORMICK & CO INC NV	COM	579780206	241	10377	SH	SOLE		10377
MCDONALDS CORP	COM	580135101	639	39803	SH	SOLE	25953	13850
MCGRAW-HILL COS	COM	580645109	5	88	SH	SOLE		88
MCMORAN EXPLORATION	COM	582411104	0	19	SH	SOLE		19
MEDICALOGIC/MEDSCAPE	COM	584642102	0	290	SH	SOLE		290
MEDIS TECHNOLOGIES LTD	COM	58500P107	431	86215	SH	SOLE		86215
			101	20136	SH	OTHER		20136
MEDTRONIC INC	COM	585055106	2127	46654	SH	SOLE	14210	34444
MELLON FINL CORP COM	COM	58551A108	6266	239986	SH	SOLE	220185	19801
MERCK & CO INC	COM	589331107	12205	215595	SH	SOLE	157659	57936
			10	185	SH	DEFINED		185
MERIDIAN RESOURCE CORP	COM	58977Q109	10	10656	SH	SOLE	2620	8036
MERRILL LYNCH & CO INC	COM	590188108	2117	55777	SH	SOLE	49777	6000
METLIFE	COM	59156R108	851	31468	SH	SOLE	31468	
			4	160	SH	DEFINED		160
METRO GOLDWYN MAYER	COM	591610100	4	350	SH	SOLE		350
MICROSOFT CORP	COM	594918104	7774	150389	SH	SOLE	25190	125199
			9	175	SH	DEFINED		175
MID AMER APT CMNTYS	COM	59522J103	73	2990	SH	SOLE		2990
MID AMER MINERALS IN	COM	59522G109	0	10000	SH	SOLE		10000

MIDCAP SPDR DEP REC P	COM	626299101	0	200	SH	SOLE		200
MILLER HERMAN INC	COM	600544100	36	2000	SH	SOLE		2000
MILLS CORP	COM	601148109	112	3828	SH	SOLE		3828
MMO2 PLC ADR	COM	55309W101	2	300	SH	SOLE		300
MOBILEONE ASIA LTD	COM	6565848	49	70000	SH	SOLE		70000
MONSANTO CO NEW DEL	COM	61166W101	4	216	SH	SOLE		216
MOODY'S CORPORATION	COM	615369105	5277	127800	SH	SOLE	123700	4100
MORGAN STAN DEAN WITTER	COM	617446448	1754	43951	SH	SOLE	17477	26474
MORGAN STANLEY	COM	61744Y231	13	1335	SH	SOLE		1335
MOTOROLA INC DE	COM	620076109	1492	172562	SH	SOLE	86545	86917
			195	22500	SH	OTHER		22500
MS MUNI PREM INCOME	COM	61745P429	3	375	SH	SOLE		375
MUNI MTG & EQUITY L	COM	62624B101	40	1600	SH	SOLE		1600
MYLAN LABORATORIES	COM	628530107	1282	36725	SH	SOLE	34725	2000
			61	1775	SH	OTHER		1775
MYSTIC FINANCIAL INC	COM	628643108	12	700	SH	SOLE		700
NASDAQ 100 SHARES	COM	631100104	279	11450	SH	SOLE		11450
NATIONAL AUSTRALIA BK SP ADR		632525408	224	2500	SH	SOLE	2500	
NATIONAL CITY CORP	COM	635405103	1865	68275	SH	SOLE		68275
NATIONAL COMMERCE FINANCIAL CO	COM	63545P104	2342	98200	SH	SOLE	93800	4400
NCO GROUP INC	COM	628858102	455	28500	SH	SOLE		28500
NESTLE SA-SPONS ADR		641069406	1617	30400	SH	SOLE	24200	6200
NEW GENERATION HOLDING INC	COM	64446R108	2	50000	SH	SOLE		50000
NEW YORK TIMES CL A	COM	650111107	513	11235	SH	SOLE	7270	3965
NEWELL RUBBERMAID INC	COM	651229106	876	28886	SH	SOLE	25201	3685
NEWFIELD EXPLORATION	COM	651290108	1	39	SH	SOLE		39
NEWMONT MINING CORP	COM	651639106	4883	168234	SH	SOLE	627	167607
			1109	38200	SH	OTHER		38200
NEWS CORP LTD - SPONS ADR		652487703	205	7800	SH	SOLE	4600	3200
NISOURCE INC	COM	65473P105	14	711	SH	SOLE		711
NISOURCE INC*	COM	65473P600	0	366	SH	SOLE		366
NOBLE CORP	COM	665422100	334	9500	SH	SOLE	7800	1700
NOKIA CORP SPONSORED ADR		654902204	2306	148763	SH	SOLE	20035	128728
NORFOLK SOUTHERN COR	COM	655844108	49	2500	SH	SOLE		2500
NORTEL NETWORKS	COM	656568102	0	94	SH	SOLE		94
NORTH FORK BANCORPORATION	COM	659424105	349	10350	SH	SOLE	9100	1250
NORTHERN TRUST CORP	COM	665859104	42	1200	SH	SOLE		1200
NORTHROP GRUMMAN CORP	COM	666807102	2001	20630	SH	SOLE	100	20530
			320	3300	SH	OTHER		3300
NORTHWEST NATURAL GA	COM	667655104	32	1200	SH	SOLE		1200
NOVA CHEMICALS CORP	COM	66977W109	1	70	SH	SOLE		70
NOVARTIS A G SPON AD	COM	66987V109	146	3991	SH	SOLE		3991
NOVO-NORDISK A-S ADR	COM	670100205	21	750	SH	SOLE		750
NUVEEN INSURED PREMIUM INCOME		6706D8104	161	11500	SH	SOLE		11500
NUVEEN MUN VALUE		670928100	815	87300	SH	SOLE		87300
			252	27000	SH	OTHER		27000
NUVEEN VIRGINIA PREMIUM INCOME		67064R102	192	11000	SH	SOLE		11000
OCCIDENTAL PETE	COM	674599105	208	7300	SH	SOLE	3300	4000
OCEAN ENERGY INC DEL	COM	67481E106	569	28550	SH	SOLE	3000	25550
OFFICE DEPOT	COM	676220106	143	9725	SH	SOLE		9725
OGLEBAY NORTON CO	COM	677007106	747	112300	SH	SOLE	9000	103300
OLD NATIONAL BANCORP	COM	680033107	30	1250	SH	SOLE		1250
ORACLE CORP	COM	68389X105	8400	777838	SH	SOLE	498460	279378
OSTEODYNE INC		688998103	0	20000	SH	SOLE		20000
OUTBACK STEAKHOUSE I	COM	689899102	91	2665	SH	SOLE		2665
OXFORD HEALTH PLANS	COM	691471106	3858	105850	SH	SOLE	103450	2400
P P G INDUSTRIES INC	COM	693506107	72	1440	SH	SOLE		1440
PACIFIC GAS & ELEC C	COM	69331C108	69	5000	SH	SOLE		5000
PACTIV CORPORATION	COM	695257105	10	490	SH	SOLE		490
PALL CORP	COM	696429307	1065	63874	SH	SOLE	46472	18602
PARK PLACE ENTMNT CP	COM	700690100	10	1300	SH	SOLE		1300
PARTNERRE LTD	COM	G6852T105	1529	29500	SH	SOLE	1500	28000
PAXAR CORP	COM	704227107	996	67500	SH	SOLE	10000	57500
PENNSYLVANIA REAL EST TR	COM	709102107	268	10300	SH	SOLE	10300	
PEOPLESOFT INC	COM	712713106	10	600	SH	SOLE		600
PEPSICO INC	COM	713448108	6975	165221	SH	SOLE	36223	128998
PFIZER INC	COM	717081103	11232	367445	SH	SOLE	125648	241797
PHARMACEUTICAL HOLDR	COM	71712A206	59	800	SH	SOLE		800
PHARMACIA CORP	COM	71713U102	8045	192469	SH	SOLE	153550	39419
PHELPS DODGE	COM	717265102	28	900	SH	SOLE		900
PHOENIX GOLD INTL	COM	719068108	53	35000	SH	SOLE		35000
PILGRAM AMER PRIME R	COM	44977W106	13	2200	SH	SOLE		2200
PINNACLE WEST CAPITA	COM	723484101	17	500	SH	SOLE		500
PITNEY BOWES INC	COM	724479100	2976	91129	SH	SOLE	35236	55893
PLUM CREEK TIMBER	COM	729251108	2838	120239	SH	SOLE	26235	94004
			177	7500	SH	OTHER		7500
PNC FINANCIAL SERVICES GROUP	COM	693475105	899	21466	SH	SOLE	10081	11385
			231	5514	SH	OTHER		5514
POLARTECHNICS LTD A\$0.20 PAR	COM	Q7682M103	20	25556	SH	SOLE		25556
POST PROPERTIES INC.	COM	737464107	384	16050	SH	SOLE	15050	1000
POTOMAC ELECTRIC	COM	713291102	57	2952	SH	SOLE		2952
PRAXAIR INC	COM	74005P104	6477	112122	SH	SOLE	109722	2400
PRECISION CASTPARTS	COM	740189105	88	3650	SH	SOLE		3650
PRIDE INTL INC	COM	74153Q102	393	26390	SH	SOLE	2000	24390
PRIMEENERGY CORP	COM	74158E104	16	2000	SH	SOLE		2000

PRINCIPAL FINANCIAL	COM	74251V102	8	284	SH	SOLE		284
PROCTER & GAMBLE CO	COM	742718109	7140	83082	SH	SOLE	47869	35213
PROGRESS ENERGY INC	COM	743263AA3	0	200	SH	SOLE		200
PROGRESS ENERGY INC.	COM	743263105	426	9835	SH	SOLE		9835
			11	255	SH	OTHER		255
PROGRESSIVE CORP-OHIO-	COM	743315103	2834	57093	SH	SOLE		57093
PROVIDENT BANKSHARES CORP	COM	743859100	827	35795	SH	SOLE	3768	32027
PROVIDIAN CORP	COM	74406A102	6	1000	SH	SOLE		1000
PRUDENTIAL FINANCIAL	COM	744320102	6	200	SH	SOLE		200
PUBLIC SVC CO NEW ME	COM	69349H107	17	720	SH	SOLE		720
PUBLIC SVC ENTERPRISE GROUP IN	COM	744573106	225	6997	SH	SOLE	4114	2883
PULITZER PUBLISHING	COM	745769109	8	200	SH	SOLE		200
PULTE CORP	COM	745867101	2829	59100	SH	SOLE	58800	300
PUTNAM HIGH YLD MUNI	COM	746781103	14	2000	SH	SOLE		2000
QUALCOMM INC	COM	747525103	358	9854	SH	SOLE	600	9254
QUEST DIAGNOSTICS IN	COM	74834L100	26	470	SH	SOLE		470
QWEST COMMUNICATIONS INTERNATI	COM	749121109	141	28237	SH	SOLE	4175	24062
R & B INC	COM	749124103	298	29500	SH	SOLE		29500
R J REYNOLDS TOBACCO	COM	76182K105	4	110	SH	SOLE		110
RAYOVAC CORP	COM	755081106	327	24550	SH	SOLE	24550	
RAYTHEON CO 8.25% CV PFD		755111606	2442	44725	SH	SOLE	5875	38850
			278	5100	SH	OTHER		5100
RAYTHEON COMPANY NEW	COM	755111507	3162	102871	SH	SOLE	70386	32485
			123	4008	SH	OTHER		4008
READERS DIGEST ASSN INC CL A	COM	755267101	332	22004	SH	SOLE	3500	18504
REDWOOD TRUST INC	COM	758075402	518	18700	SH	SOLE	3200	15500
REEBOK INTERNATIONAL LTD	COM	758110100	2769	94200	SH	SOLE	94200	
REGENERON PHARMS INC	COM	75886F107	5	300	SH	SOLE		300
RESIDENTIAL RES MTG INVT CRP	COM	760929109	0	10000	SH	SOLE	10000	
ROCHE HLDG LTD SPON	COM	771195104	6	100	SH	SOLE		100
ROSS SYSTEMS INC	COM	778303206	10	1300	SH	SOLE		1300
ROYAL DUTCH PETROLEUM CO		780257804	3628	82429	SH	SOLE	7556	74873
RUBY TUESDAY INC GEO	COM	781182100	22	1281	SH	SOLE		1281
RUSSELL 2000 INDEX	COM	464287655	966	12746	SH	SOLE		12746
RUSSELL 2000 VALUE I	COM	464287630	668	5992	SH	SOLE		5992
S&P 500 BARRA VALUE	COM	464287408	93	2168	SH	SOLE		2168
S&P SMALLCAP 600 BAR	COM	464287879	19	265	SH	SOLE		265
S&P SMALLCAP 600 BAR*	COM	464287887	4	75	SH	SOLE		75
SABRE HOLDINGS CORP	COM	785905100	8	450	SH	SOLE		450
SAFECO CORP	COM	786429100	2916	84100	SH	SOLE	18200	65900
SAFEGWAY	COM	786514208	101	4335	SH	SOLE		4335
SAN MIGUEL SA-SER B AP 0.1 PAR	COM	P85215104	72	26327	SH	SOLE		26327
SARA LEE CORP	COM	803111103	2098	93239	SH	SOLE	6200	87039
SBC COMMUNICATIONS INC	COM	78387G103	4663	172016	SH	SOLE	55365	116651
			422	15567	SH	OTHER		15567
SBS BROADCASTING SA	COM	L8137F102	273	18800	SH	SOLE		18800
SCHERING PLOUGH CORP	COM	806605101	1146	51643	SH	SOLE	39568	12075
SCHLUMBERGER LTD	COM	806857108	735	17479	SH	SOLE	4695	12784
SCHWAB CHARLES CP NEW	COM	808513105	213	19627	SH	SOLE	12727	6900
SCHWAB INTERNATIONAL INDEX - I		808509103	161	15571	SH	SOLE	6613	8957
SCHWAB SMALL-CAP INDEX		808509848	188	13959	SH	SOLE	13959	
			2	175	SH	DEFINED		175
SCIENTIFIC ATLANTA INC	COM	808655104	241	20300	SH	SOLE	2000	18300
SEAGATE TECHNOLOGY	COM	811804103	1	10300	SH	SOLE	10300	
			0	250	SH	DEFINED		250
SEALED AIR 2.000 SER A CV PRF		81211K209	2145	50360	SH	SOLE	18000	32360
SEARS ROEBUCK & CO	COM	812387108	544	22733	SH	SOLE	20893	1840
			23	1000	SH	OTHER		1000
SECTOR SPDR CYCLICAL	COM	81369Y407	13	600	SH	SOLE		600
SECTOR SPDR ENGY SEL	COM	81369Y506	23	1050	SH	SOLE		1050
SECTOR SPDR FINCL SE	COM	81369Y605	105	4800	SH	SOLE		4800
SECTOR SPDR INDL SEL	COM	81369Y704	40	1946	SH	SOLE		1946
SECTOR SPDR MATERIAL	COM	81369Y100	8	450	SH	SOLE		450
SECTOR SPDR TECH SEL	COM	81369Y803	23	1600	SH	SOLE		1600
SECTOR SPDR TR CON S	COM	81369Y308	44	2254	SH	SOLE		2254
SELECT COMFORT CORP		81616X996	614	65306	SH	SOLE		65306
SELIGMAN SELECT MUNI	COM	816344105	18	1750	SH	SOLE		1750
SEVENTH GENERATION DTD AFTER 1		81806K903	617	154230	SH	SOLE		154230
SEVENTH GENERATION INC CONV PF		81806K895	1111	277774	SH	SOLE		277774
SHAW GROUP INC.	COM	820280105	597	36300	SH	SOLE		36300
			8	500	SH	OTHER		500
SHELL TRANS&TRAD PLC NY	COM	822703609	1080	27755	SH	SOLE	10800	16955
			46	1200	SH	OTHER		1200
SIEBEL SYSTEMS INC	COM	826170102	2	302	SH	SOLE		302
SIERRA PAC RES CORP	COM	826428104	0	100	SH	SOLE		100
SIMON PPTY GROUP NEW	COM	828806109	19	584	SH	SOLE		584
SIONIX CORPORATION	COM	829400100	6	33000	SH	SOLE		33000
SIX CONTINENTS PLC A	COM	830018107	8	1050	SH	SOLE		1050
SMITHFIELD FOODS INC	COM	832248108	1857	93600	SH	SOLE	24800	68800
SOMANETICS CORP NEW	COM	834445405	18	10000	SH	SOLE	10000	
SONIC INNOVATIONS, INC.	COM	83545M109	648	170000	SH	SOLE	20000	150000
SOURCE CAPITAL INC	COM	836144105	20	381	SH	SOLE		381
SOUTHERN CO	COM	842587107	379	13350	SH	SOLE	400	12950
SOUTHWEST AIRLINES	COM	844741108	293	21110	SH	SOLE		21110
SOUTHWEST GAS CORP	COM	844895102	505	21540	SH	SOLE	800	20740

SOUTHWESTERN ENERGY	COM	845467109	68	6000	SH	SOLE		6000
SOVEREIGN BANCORP INC	COM	845905108	1057	75240	SH	SOLE	8000	67240
SPIRE CORP	COM	848565107	19	8200	SH	SOLE		8200
SPOTLESS GROUP LTD-ORD A\$0.50	COM	Q86963107	132	50000	SH	SOLE		50000
SPRINT	COM	852061100	6	450	SH	SOLE		450
SPRINT PCS GROUP	COM	852061506	1	300	SH	SOLE		300
SPYDERS	COM	78462F103	1145	12983	SH	SOLE		12983
ST JOE CO	COM	790148100	1306	43550	SH	SOLE	26100	17450
ST. CLOUD MEDICAL		803994102	0	100000	SH	SOLE		100000
STAPLES	COM	855030102	71	3892	SH	SOLE		3892
STAR CRUISES PLC	COM	G8437M100	183	609000	SH	SOLE		609000
STARWOOD HOTELS & RE	COM	85590A203	8	375	SH	SOLE		375
STATE AUTO FINL	COM	855707105	3376	217800	SH	SOLE	27600	190200
STATE STREET CORP	COM	857477103	737	18915	SH	SOLE	15900	3015
STERICORP LTD NPV AUSTRALIA LI	COM	Q8750R107	78	400000	SH	SOLE		400000
STEWART ENTERPRISES	COM	860370105	1	300	SH	SOLE		300
STRATUS PROPERTIES I	COM	863167201	0	44	SH	SOLE		44
STRIKER INDS INC NEW	COM	863316402	0	100	SH	SOLE		100
STRONG ADV BOND FUND INVT Z		86334F409	116	10659	SH	SOLE	10659	
STRYKER CORP	COM	863667101	1235	18396	SH	SOLE	8200	10796
SUBURBAN PROPANE PARTNERS L P	COM	864482104	732	25800	SH	SOLE		25800
SUN MICROSYSTEMS INC	COM	866810104	221	71110	SH	SOLE	42424	28686
SUNCOR ENERGY, INC.	COM	867229106	1592	101600	SH	SOLE		101600
			411	26200	SH	OTHER		26200
SUNTRUST BKS INC	COM	867914103	2702	47477	SH	SOLE	3542	43935
SYBASE INC	COM	871130100	109	8200	SH	SOLE		8200
SYMBOL TECHNOLOGIES	COM	871508107	86	10575	SH	SOLE		10575
SYNOPSIS INC	COM	871607107	110	2400	SH	SOLE		2400
SYNOVUS FINANCIAL CO	COM	87161C105	5	300	SH	SOLE		300
SYSKO CORP	COM	871829107	3473	116600	SH	SOLE	112800	3800
T M P WORLDWIDE INC	COM	872941109	4	375	SH	SOLE		375
T S L HOLDINGS INC	COM	872918107	1e-005	102	SH	SOLE		102
TAIWAN SEMICONDUCTOR MFG LTD-S		874039100	142	20140	SH	SOLE		20140
TARGET CORP	COM	87612E106	1760	58684	SH	SOLE	17025	41659
TARGETED GENETICS CO	COM	87612M108	1	4250	SH	SOLE		4250
TARRAGON REALTY INVESTORS INC	COM	876287103	162	10558	SH	SOLE		10558
TASER INTERNATIONAL	COM	87651B104	1	400	SH	SOLE		400
TELEBANC FINANCIAL C	COM	87925R109	0	200	SH	SOLE		200
TELECOM HOLDERS	COM	87927P200	21	800	SH	SOLE		800
TELFONICA SA ADR		879382208	782	29416	SH	SOLE	27725	1691
TELLABS INC	COM	879664100	18	2500	SH	SOLE		2500
TEMPLETON DEVELOP MKTS CL A		88018W104	182	18169	SH	SOLE	18169	
TEMPLETON GROWTH FUND INC CL-A		880199104	3562	223603	SH	OTHER		223603
TENNACO	COM	880349105	0	98	SH	SOLE		98
TERRA NETWORKS SPON	COM	88100W103	0	8	SH	SOLE		8
TEVA PHARMACEUTICAL INDUSTRIES		881624209	246	6368	SH	SOLE	1568	4800
TEXAS BIOTECHNOLOGY	COM	88221T104	0	300	SH	SOLE		300
TEXAS INSTRUMENTS INC	COM	882508104	298	19870	SH	SOLE	6350	13520
TEXAS UTILITIES CO	COM	873168108	15	838	SH	SOLE		838
TEXTRON INC	COM	883203101	2842	66122	SH	SOLE	62872	3250
THAI FARMERS BANK PUBLIC CO LT	COM	Y86219113	90	150000	SH	SOLE		150000
THE PMI GROUP INC	COM	69344M101	1977	65800	SH	SOLE	65700	100
THERMO ELECTRON CORP	COM	883556102	32	1600	SH	SOLE		1600
THORATEC CORP	COM	885175307	179	23500	SH	SOLE	3500	20000
THORNBURG MORTGAGE INC.	COM	885218107	1110	55250	SH	SOLE	2000	53250
			10	500	SH	OTHER		500
TJX COS INC.	COM	872540109	4	250	SH	SOLE		250
TOYOTA MOTOR CP ADR	COM	892331307	391	7392	SH	SOLE		7392
TOYS R US	COM	892335100	2	282	SH	SOLE		282
TRANSCANADA PIPLN LT	COM	893526103	5	350	SH	SOLE		350
TRANSOCEAN INC	COM	G90078109	1881	81068	SH	SOLE	3731	77337
			135	5800	SH	OTHER		5800
TRAVELERS PROPERTY CASUALTY CL	COM	89420G406	1073	73232	SH	SOLE	1757	71475
TRI CONTINENTAL CORP	COM	895436103	5	448	SH	SOLE		448
TRIBUNE CO NEW	COM	896047107	921	20250	SH	SOLE	17950	2300
			1863	40983	SH	OTHER		40983
			5	110	SH	DEFINED	110	
TRUSTCO BANK CORP NY	COM	898349105	0	45	SH	SOLE		45
TYCO INTL LTD NEW	COM	902124106	1360	79604	SH	SOLE	10380	69224
UNION PACIFIC CORP	COM	907818108	59	1000	SH	SOLE		1000
UNITED DOMINION RLTY TR	COM	910197102	398	24300	SH	SOLE	8800	15500
UNITED FOOD HOLDINGS LTD PAR H	COM	6338374	78	385000	SH	SOLE		385000
UNITED NATURAL FOODS	COM	911163103	119	4700	SH	SOLE		4700
UNITED PARCEL SERVICE CL B	COM	911312106	6678	105870	SH	SOLE	88140	17730
UNITED RENTALS INC	COM	911363109	3220	299300	SH	SOLE	292800	6500
UNITED TECHNOLOGIES CP	COM	913017109	6576	106166	SH	SOLE	91190	14976
UNIVERSAL HEALTH RLTY	COM	91359E105	548	20905	SH	SOLE		20905
UNIVISION COMMUNS IN	COM	914906102	19	800	SH	SOLE		800
UNOCAL CORP DELAWARE	COM	915289102	198	6502	SH	SOLE		6502
UNUMPROVIDENT CORP	COM	91529Y106	860	49050	SH	SOLE	45350	3700
US BANCORP DEL NEW	COM	902973304	1477	69642	SH	SOLE	2700	66942
US ONCOLOGY INC	COM	90338W103	80	9299	SH	SOLE		9299
USA INTERACTIVE	COM	902984103	3954	172494	SH	SOLE	14500	157994
V F CORPORATION	COM	918204108	57	1600	SH	SOLE		1600
VA ELEC & PWR	COM	927804591	20	800	SH	SOLE		800

VALASSIS COMMUNICATI	COM	918866104	8	275 SH	SOLE		275
VANGUARD 500 INDEX		922908108	223	2750 SH	SOLE	207	2542
VAXGEN INC	COM	922390208	21	1120 SH	SOLE		1120
VERISIGN INC	COM	92343E102	0	30 SH	SOLE		30
VERITAS SOFTWARE COR	COM	923436109	1	89 SH	SOLE		89
VERIZON COMMUNICATIONS	COM	92343V104	16658	429899 SH	SOLE	299627	130272
			6	150 SH	DEFINED	150	
VERIZON SOUTH PFD	COM	92344J209	56	2200 SH	SOLE		2200
VIACOM INC CL A	COM	925524100	364	8925 SH	SOLE	6350	2575
VIACOM INC CL B	COM	925524308	9361	229667 SH	SOLE	88588	141079
VIASYS HEALTHCARE IN	COM	92553Q209	8	549 SH	SOLE		549
VISHAY INTERTECHNOLOGY INC	COM	928298108	199	17830 SH	SOLE	16830	1000
			4	445 SH	OTHER		445
VISTEON CORP	COM	92839U107	6	904 SH	SOLE		904
VODAFONE GROUP PLC SPON ADR		92857W100	1423	78550 SH	SOLE	52725	25825
VORNADO RLTY TR	COM	929042109	313	8407 SH	SOLE	8407	
W HOLDING COMPANY INC	COM	929251106	503	30650 SH	SOLE	7000	23650
W P S RESOURCES CORP	COM	92931B106	36	940 SH	SOLE		940
WACHOVIA CORP 2ND NEW	COM	929903102	610	16748 SH	SOLE	7522	9226
WACHOVIA PFD FND 7.25 SERS N/C		92977V206	381	15000 SH	SOLE	10000	5000
WAL MART STORES	COM	931142103	1866	36955 SH	SOLE	5204	31751
WALGREEN COMPANY	COM	931422109	127	4385 SH	SOLE		4385
WALT DISNEY CO	COM	254687106	6011	368548 SH	SOLE	113445	255103
WASHINGTON MUTUAL INC	COM	939322103	5053	146325 SH	SOLE	137000	9325
WEBEX COMMUNICATIONS	COM	94767L109	75	5000 SH	SOLE		5000
WEBS INDEX FD JAPAN	COM	464286848	58	8400 SH	SOLE		8400
WELLPOINT HEALTH NETWORKS INC	COM	94973H108	3779	53100 SH	SOLE	52800	300
WELLS FARGO & CO NEW	COM	949746101	3637	77609 SH	SOLE	10320	67289
WELLS FARGO CAP TR	COM	94976Y207	2	100 SH	SOLE		100
WHOLE FOOD MARKETS I	COM	966837106	226	4300 SH	SOLE		4300
WILD OATS MARKETS INC	COM	96808B107	146	14100 SH	SOLE		14100
WINSTON HOTELS INC	COM	97563A102	50	6501 SH	SOLE		6501
WORLD WRESTLING ENTM	COM	98156Q108	3	400 SH	SOLE		400
WORLDCOM INC	COM	98157D106	0	1654 SH	SOLE		1654
WORLDCOM INC - MCI G	COM	98157D304	0	203 SH	SOLE		203
WRIGLEY	COM	982526105	53	975 SH	SOLE		975
WULF INTERNATIONAL L	COM	982570202	0	2000 SH	SOLE		2000
WYETH	COM	983024100	4367	116801 SH	SOLE	15705	101096
XCEL ENERGY INC	COM	98389B100	164	14898 SH	SOLE	7300	7598
XEROX CORP	COM	984121103	786	97605 SH	SOLE	13100	84505
			8	1000 SH	OTHER		1000
XILINX INC	COM	983919101	59	2900 SH	SOLE		2900
XINAO GAS HOLDINGS HKD0.10	COM	G9826J104	71	300000 SH	SOLE		300000
XL CAPITAL LTD-CL A	COM	G98255105	487	6300 SH	SOLE	100	6200
YAHOO! INC	COM	984332106	1	100 SH	SOLE		100
YANZHOU COAL MINING	COM	6109893	487	1225000 SH	SOLE		1225000
ZHEJIANG EXPRESSWA 'H' CNY1	COM	6990763	577	1500000 SH	SOLE		1500000
ZI CORPORATION	COM	988918108	40	14000 SH	SOLE		14000
ZIMMER HOLDINGS INC	COM	98956P102	0	4 SH	SOLE		4

</TABLE>